

Connecting HUD's Homelessness Prevention and Rapid Re-Housing Program (HPRP) with Mainstream Workforce Programs

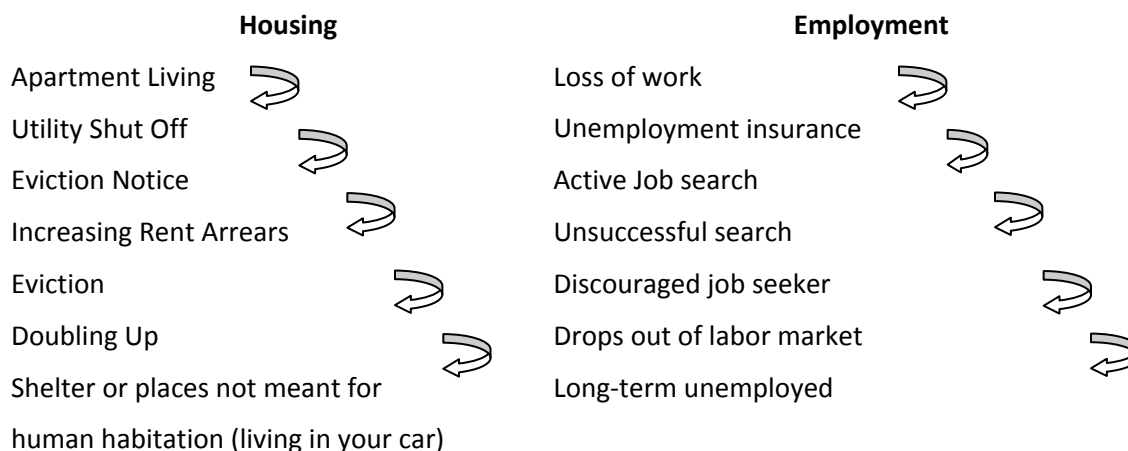
About this Resource

This paper explores the role of employment services in preventing homelessness and in rapidly returning homeless individuals and families to housing stability. The paper also examines the role that HUD's new Homelessness Prevention and Rapid Re-Housing Program (HPRP) can play in assisting people to achieve or sustain employment. Strategies for collaboration between the housing and employment sectors are discussed. This paper is targeted to HPRP grantees and sub-grantees – specifically, program leaders who supervise case managers and have responsibility for helping people using HPRP services to access mainstream workforce investment services. It is also a resource for local workforce investment boards, their staff, and contractors.

INTRODUCTION AND BACKGROUND

Congress passed the American Recovery and Reinvestment Act of 2009 in response to a multi-faceted economic crisis. With widespread business losses and rising personal debts, many Americans have been placed at much greater risk of both homelessness and joblessness. Of course, joblessness leads in many cases to homelessness, and homelessness is a significant obstacle to getting and keeping a job.

Avoid the Potential Downward Spirals at Home and Work



The Recovery Act provides significant resources to address this dilemma. The Homelessness Prevention and Rapid Re-Housing Program (HPRP) provides funds to help low-income people stay in their homes or move into new homes, but the funding is time-limited. For most Americans, the key to long-term housing stability is living-wage employment, and the Recovery Act provides additional funding for the

Nation's network of One-Stop Career Centers established by the Workforce Investment Act (WIA), allowing the centers to provide their core, intensive, and training services to additional jobseekers.

Recovery Act funds for Training and Employment Services under WIA and the Wagner-Peyser Act (supporting public employment offices) included:

- \$495,000,000 for adult services, including supportive services and needs-related payments;
- \$1,435,500,000 for dislocated worker training and employment services and national reserve;
- \$1,188,000,000 for youth activities including summer employment for youth;
- \$750,000,000 to train unemployed individuals, high school dropouts, individuals with criminal records, and/or disadvantaged individuals within areas of high poverty for placement in high growth and emerging industries (including "green" jobs); and
- \$396,000,000 for Wagner-Peyser Act activities (\$247,500,000 of those are to support re-employment services for unemployment insurance claimants).

States are expected to spend Recovery Act dollars quickly, effectively and transparently. The funds under WIA must be expended by June 30, 2011. As in HPRP funding, the majority of these DOL resources will be utilized within the first year of availability.

Other Federal programs supporting employment are targeted toward specific populations. For example, U.S. Department of Education programs include the Rehabilitation Services Administration, which manages the Federal-State vocational rehabilitation program. State vocational rehabilitation agencies are also planning to use Recovery Act dollars for employment services to people with disabilities eligible for that program. In addition to WIA formula funding for Youth, Adults and Dislocated Worker programs, other DOL funding through the Recovery Act is aimed at improving employment and income stability.

It is up to those of us working on the front lines to coordinate these and other resources to ensure that temporary housing assistance can be a bridge to long-term housing stability. By combining the resources from the workforce and housing assistance systems in our communities we can not only do more, but we can do better by integrating services for people who need a place of live and employment. The aim of integrated services is to address the potentially parallel downward spirals (depicted above) as far upstream as possible to avoid shelter stays and long periods of unemployment. In order to help people through a collaboration of HPRP and Workforce providers, it is important to understand who these programs can serve and how they can expend resources. You can help make a case for collaboration by understanding some of the underlying policies encouraging collaboration and by identifying strategies that have the greatest likelihood of success.

HPRP AND WIA—ELIGIBLE PARTICIPANTS

Addressing homelessness and joblessness simultaneously through HPRP and WIA-funded services can be an effective approach. However, it is important to understand who is eligible for services through these programs. Fortunately, anyone who is eligible for HPRP assistance is also available for some form of services from the One-Stop Career Centers. However, the One-Stops have different tiers of services and must set priorities for who has access to the higher tiers of services.

HPRP has fairly straightforward general eligibility guidelines. In general a person must be homeless or at imminent risk of homelessness, be at or below Area Median Income, and have no other financial means of avoiding or escaping homelessness. However, due to limited resources, HPRP programs are to prioritize assistance based on a number of factors and are to limit assistance to people who will be able to achieve stability in subsidized or unsubsidized housing within 18 months, as HPRP is not meant to be a permanent solution. In evaluating an application for HPRP, participation in some form of employment training program would be an indicator of future housing stability.

WIA calls for several basic types of services (described below). For anything beyond the core services (for example, the job bank and computer use), a person must be evaluated for eligibility. Based on a number of factors, the person might qualify for a wide range of services, some of which might involve an extended period of preparation to enter or re-enter the workforce. For example, a person might spend weeks or months completing an adult education course or obtaining a specific job credential like a food handling certificate. The Recovery Act requires that the workforce system give low-income individuals priority of service under the Recovery-Act funded WIA adult formula program. For intensive and training services under the Recovery Act WIA Adult program, local areas must give priority to recipients of public assistance and other low-income individuals. WIA defines the term “Low Income Individual” as one who qualifies under various criteria, including an individual who received income for a six-month period that does not exceed the higher level of the poverty line or 70 percent of the Lower Living Standard Income Level (LLSIL). This priority does not apply to the “Dislocated Worker” program, which serves people who have been laid off or who work at facilities that are slated to close, for example.

Although DOL guidance does not specifically identify homeless job seekers as a priority population, States are required to describe the full range of employment and training programs and services delivered through the state’s One-Stop Career Center delivery system that are accessible to and will meet the needs of targeted populations. These include dislocated workers, displaced homemakers, low-income individuals, migrant and seasonal farm workers, women, minorities, individuals training for nontraditional employment, veterans, public assistance recipients and individuals with multiple barriers to employment (including older individuals, limited English proficiency individuals, and people with disabilities). It is reasonable to assume that homeless job seekers would be included in one or more of these targeted populations.

HPRP AND WIA—ELIGIBLE USES OF FUNDS

One of the biggest caveats of the Recovery Act is that entities receiving funding for one purpose are generally not allowed to spend these funds on any type of activity funded by another Recovery Act program. Because long-term housing stability generally relies on employment, while stable employment relies on stable housing, it is important that the two systems work hand-in-hand while respecting funding restrictions.

Eligible uses of HPRP Funds: The intent of HPRP is to assist individuals and families who need temporary assistance to obtain or remain in housing and hopefully be able to sustain housing, subsidized or unsubsidized, once HPRP ends. HPRP provides direct financial assistance: short-term (up to 3 months) rental assistance, medium-term (up to 18 months) rental assistance, security deposits, utility deposits, utility payments, moving cost assistance, and motel and hotel vouchers. This assistance includes paying rental or utility arrears to avert eviction.

HPRP also includes funding for case management services. This funding can be used to develop “an individualized housing and service plan, including a path to permanent housing stability subsequent to HPRP financial assistance.” However, “Financial assistance or services to pay for expenses that are available through other Recovery Act programs, including child care and employment training, are not eligible. Case managers should work to link program participants to these other resources.” Additionally, “HPRP funds may not be used to pay for . . . car repair or other transportation costs; travel costs . . . work or education related materials; [or] cash assistance to program participants.”

Eligible uses of WIA Recovery Act funds: States received Recovery Act funds from the US Department of Labor through the current workforce investment system structure. This means that the stimulus dollars can be used for any services currently allowed under the WIA. For adult and dislocated workers, Services are provided through One-Stop Career Centers and include three levels of service – Core, Intensive and Training.

Core services include determinations of whether the individuals are eligible to WIA receive assistance; outreach, intake and orientation to the information and services available through the One-Stop Career Center; initial assessment of skill levels, aptitudes, abilities, and supportive service needs; job search and placement assistance, and where appropriate, career counseling. In addition job seekers can access a variety of information for career planning such as accurate information relating to local, regional, and national labor market areas, job vacancy listings; information on job skills necessary to obtain these jobs; and information relating to local occupations in demand and the earnings and skill requirements for such occupations.

Intensive services include comprehensive and specialized assessments of the skill levels and service needs of adults and dislocated workers, such as diagnostic testing and use of other assessment tools or in-depth interviewing and evaluation to identify employment barriers and appropriate employment goals; development of an individual employment plan, to identify the employment goals, appropriate achievement objectives, and appropriate combination of services for the participant to achieve the employment goals; group counseling; individual counseling and career planning; case management for participants seeking training services; short-term prevocational services, including development of learning skills, communication skills, interviewing skills, punctuality, personal maintenance skills, and professional conduct, to prepare individuals for unsubsidized employment or training.

Training services may include occupational skills training, including training for nontraditional employment; on-the-job training; programs that combine workplace training with related instruction, which may include cooperative education programs; training programs operated by the private sector; skill upgrading and retraining; entrepreneurial training; job readiness training; adult education and literacy activities; and customized training conducted with a commitment by an employer or group of employers to employ an individual upon successful completion of the training. Participants use an "individual training account" to select an appropriate training program from a qualified training provider.

In addition One-Stop Career Centers can provide supportive services such as transportation, childcare, dependent care, housing and needs-related payments which are provided under certain circumstances to allow an individual to participate in the program. There are also rapid response services at the employment site for employers and workers who are expected to lose their jobs as a result of company closings and mass layoffs are also available.

POLICIES SUPPORTING COLLABORATION

While the Recovery Act does not explicitly require staff of HPRP and WIA services to collaborate, Federal policy recognizes the strong relationship between employment and housing stability.

One of the conditions of Recovery Act funding is interagency collaboration. State and local housing and workforce agencies were required to submit revised plans explaining how they would use the Recovery Act funding. One requirement was to explain how recipients would collaborate with other agencies receiving Recovery Act funds. In some cases, these amendments explicitly provide a basis for collaboration between the homelessness and workforce sectors. For example:

- In Los Angeles, the amendment to the HUD Consolidated Plan specified that the HPRP program would leverage workforce funds and that HPRP staff would make workforce staff aware of HPRP intake locations, procedures, resources, and eligibility requirements.
- In Massachusetts, HPRP clients are assessed for eligibility and encouraged to participate in the workforce system's Dislocated (laid off) Worker Program, Service Employment Program, as well as other WIA programs and higher education loans. Further, slots in an employment program for Temporary Assistance to Needy Families (TANF) recipients are reserved for HPRP participants,

and additional child care and Head Start pre-school slots have been opened to HPRP participants.

Other Recovery Act programs also require collaboration. For example, the “Pathways Out of Poverty” program, which will provide \$750 million for a program of competitive grants for worker training and placement in high growth and emerging industries. Eligible applicants, including local Workforce Investment Boards, are required to form broad, robust partnerships with representation from the public workforce investment system, the educational system, nonprofit organizations serving high-risk groups, employers, faith-based organizations and organized labor.

There is also momentum at the Cabinet level for greater collaboration among service sectors. HUD Secretary Shaun Donovan and Labor Secretary Hilda Solis sent a joint letter on May 26, 2009 to public housing agencies (PHAs) and local Workforce Investment Boards (WIBs) strongly encouraging them to work together to identify opportunities to train and place residents in jobs, particularly “green jobs,” created through the Recovery Act. The Secretaries recognize that the Departments must work together to make these goals a reality and “create a partnership between our two agencies to bolster pathways to training and employment for residents of HUD housing as a part of our Recovery Act Programs.”

STRATEGIES FOR COLLABORATION

For both prevention and rapid re-housing activities, case managers need considerable skill and community knowledge in order to be successful. This section explores skills, resources, and abilities needed to support effective identification, assessment, prevention, re-housing, stabilization, and support. The accompanying sample Memorandum of Understanding (MOU), among municipal governments, a local Workforce Investment Board, and the Continuum of Care serving people who are homeless, incorporates a number of the strategies described below. (See attachment beginning on page 8.)

Priority Populations

A starting place in the collaboration between HPRP grantees and the workforce system should be the identification of shared priority populations. Economic conditions have changed the face of homelessness in the United States, with families—notably families in suburban areas—making up an increasing percentage of the homeless population.¹ Low-income working families often live “one paycheck away from homelessness,” and both systems must be prepared to respond.

Both HPRP grantees and the workforce system have priority populations, as described above. Working within this framework, it is possible to identify people who qualify for priority assistance from both systems. For example, the HPRP grantee might establish a priority for medium-term assistance for people participating in intensive or training services through the One-Stop Career Centers, as this is a step toward establishing long-term housing stability. Conversely, the One-Stop might assign a specific case manager to work with HPRP participants in order to help them achieve economic self-sufficiency. The systems might also use the opportunity of an unfortunate event such as a major layoff or an apartment building fire to jointly provide outreach to the individuals and families affected by the event.

¹ U.S. Department of Housing and Urban Development. (2009). The 2008 Annual Homeless Assessment Report. Retrieved July 9, 2009 from <http://www.hudhre.info/documents/4thHomelessAssessmentReport.pdf>.

Cross-promotion

A simple way to promote collaboration is to make sure that customers/clients of both HPRP and the workforce system are aware of the eligibility standards and the services available through the other system. For example, the One-Stops and unemployment offices could hang posters about the HPRP program, informing people that they might be eligible for assistance in preventing eviction or help in finding new housing. The HPRP program might give a brochure about the services available through the One-Stops to every person applying for assistance.

Intake

The eligibility guidelines for HPRP programs are different from the priority populations for the One-Stop career centers, but there is significant overlap. The workforce system can help its customers stabilize their housing situations by gathering data at intake that would indicate whether customers are eligible for HPRP assistance (e.g., income level, whether they are homeless, whether they are behind on rent/utilities). Similarly, the HPRP program can gather data that would indicate whether applicants are priority populations for employment services (e.g., whether they have recently been laid off, whether their income has been under specified limits for 6 months). The partner agencies might even want to develop a system—including confidentiality waivers—for sharing participant information.

Joint Service Planning

In both the HPRP system and in the enhanced levels of service from the workforce system, participants develop service plans. For the homeless or precariously housed jobseeker, a plan that only addresses one of the elements (employment or housing) is incomplete. For example, a person staying in a shelter might have restrictions on the hours he or she can work. On the other hand, for many individuals and families, a plan for long-term housing stability will rely upon earned income. With the client's permission, a case manager in one system can arrange a planning session with a case manager from another system to address both needs simultaneously.

Co-location of Staff

An excellent method of integrating services across system is for each partner agency to station a staff member at a partner agency in another sector at least part of the time. For example, in several localities, representatives of One-Stop Career Centers are stationed at homeless service providers in order to perform outreach and intake functions. Such strategies make even more sense as more individuals and families become homeless as the result of job loss.

Flexibility

In establishing a collaborative relationship across systems, agencies might want to discuss any obstacles to participation that might be caused by homelessness or joblessness. For example, a workforce provider might have rules that participants can only miss a certain number of training sessions before they are discharged from the program, or an HPRP program might offer credit counseling only during business hours, when people might be participating in job training. The partners might need to discuss whether people participating in both workforce and HPRP services might need some added flexibility, such as a person who is homeless or precariously housed being able to make up missed sessions at a different time, or having the HPRP program arrange services such as credit counseling at times that do not interfere with continuing education classes.

Cross-Training

When systems are not used to working together and speak different lingos, bringing together staff to educate each other about the services offered and shared goals can help further collaboration. While

cross-training of staff is not an allowable use of HPRP funds and would need to come out of general program funds, such cross-training might help to make service to clients across the systems more seamless.

SUMMARY

HPRP grantees can leverage their housing and case management assistance to people who are either at risk of homelessness or who are already homeless by developing program partnerships, aligning services and braiding funding with local workforce investment boards and career centers. During this recession, disadvantaged populations present a compelling need for assistance to stabilize their housing and job. As providers and community planners we can do better in collaboration between the workforce and homeless prevention and assistance systems than we can alone.

RESOURCES

Information about HUD's Homelessness Prevention and Rapid Re-Housing Program (HPRP):
<http://hudhre.info/HPRP/>.

US DOL Guidance for Implementation of the Workforce Investment Act and Wagner-Peyser Act Funding in the American Recovery and Reinvestment Act of 2009 and State Planning Requirements for Program Year 2009: http://wdr.doleta.gov/directives/corr_doc.cfm?DOCN=2728

DOL Advisories and Training and Employment Guidance Letters (TEGLs):
<http://wdr.doleta.gov/directives/>

U.S. Department of Education funding to State vocational rehabilitation agencies from the Recovery Act:
<http://www.ed.gov/policy/gen/leg/recovery/factsheet/vr.html>

The 2008 Annual Homeless Assessment Report:
<http://www.hudhre.info/documents/4thHomelessAssessmentReport.pdf>

Pathways Out of Poverty, Solicitation for Grant Applications: <http://edocket.access.gpo.gov/2009/E9-14928.htm>

ATTACHMENT: SAMPLE MEMORANDUM OF UNDERSTANDING

**BETWEEN
VISION COUNTY,
THE CITY OF NEW HOPE,
THE COAST WORKFORCE INVESTMENT BOARD, &
THE COALITION FOR THE HOMELESS**

This Memorandum of Understanding (MOU) is made by and between the Parties – Vision County, herein referred to as the County; the City of New Hope, herein referred to as the City; the Coast Workforce Investment Board, herein referred to as the Board; and the Coalition for the Homeless, herein referred to as the Coalition, this ___ day of _____, 2009 for the purpose and benefit of the citizens of Vision County who are homeless or at risk of homelessness and are in need employment assistance.

Whereas the County, City and the Board are recipients of funds from the American Recovery and Reinvestment Act of 2009; and

Whereas the County and City are grantees under the U.S. Department of Housing and Urban Development’s Homeless Prevention and Rapid Re-housing Program (HPRP) and the Board administers formula funded programs under the Workforce Investment Act (WIA) that come to the Board through the State Economic and Workforce Development Agency, which receives its funds, in part, from the U.S. Department of Labor to support the workforce investment system operated by the Board’s WorkSource Career Offices; and

Whereas the Coalition manages the homeless services system in Vision County including the Continuum of Care, which receives funding for homeless services from the U.S. Department of Housing and Urban Development as well as local resources and also operates the Homeless Management Information System, a database that includes information about individuals and families in Vision County who receive homeless assistance services; and

Whereas the County, City, Coalition, and the Board subgrant funds to direct service organizations that provide the County with case management and housing services, and other agencies provide the Board with workforce services in accordance with the Board’s written plan and contracts; and

Whereas the County, City, Coalition, and the Board oversee, monitor, and manage the services and results of their respective contractors; and

Whereas the County, City, Coalition, and the Board are accountable to their funding sources and to the citizens of Vision County for their respective services, including the operation of management information systems to collect data about service users and outcomes; and

Whereas the County, City, Coalition, and the Board identified potential benefits to Vision County citizens by developing an effective, efficient collaboration to help the target population achieve housing and employment stability;

MOU PURPOSE

The purpose of this agreement shall be for the Parties to coordinate their resources and efforts to provide stable housing and employment for citizens of the City and County. The Parties recognize that by improving collaboration across the homeless assistance and workforce investment system, citizens may be better served and desired results achieved. This MOU is consistent with the legislative intent of the American Recovery and Reinvestment Act of 2009 and the guidance provided to the Parties from the U.S. Departments of Labor and Housing and Urban Development.

MOU TERM

The term of this Agreement shall commence upon execution and shall expire on September 30, 2011, unless sooner terminated, amended or extended, in whole or in part, as herein provided.

GUIDING PRINCIPLES

The Parties share the following common principles that will guide the collaboration of the Parties as they implement this MOU:

- All services shall be client-driven and coordinated with the needs and wishes of the client given first priority.
- The Parties shall work together, establish a foundation of trust and partnership, and provide seamless and high quality services to each client based on the client's individual needs.
- The Parties recognize that, in addition to individual and family clients, employers and landlords are also customers whose needs are also important, and meeting those needs is central to the success of the ultimate purpose of this MOU.
- Homelessness and the risk of homelessness are devastating for citizens of our City and County. We cannot always assist citizens with timely services to avoid a homeless or unemployment episode. Nonetheless, we can improve our efforts to do so as well as to rapidly help those who have lost their homes and their jobs. We believe that through our collaboration we can better coordinate and deliver services to our most vulnerable citizens.
- Linking homelessness prevention, rapid re-housing, and employment services can result in better outcomes for our mutual clients and customers.

TARGET POPULATION

This MOU is aimed at helping homeless people and people at risk of homelessness who need housing and earned income to maintain themselves and their families in the community. The primary population includes individuals and families who are currently in housing but are at risk of becoming homeless and need temporary rent or utility assistance and may also require employment assistance in order to prevent them from losing their housing or jobs, and individuals and families who are experiencing homelessness (residing in emergency or transitional shelters or on the streets) and need assistance in order to obtain housing and employment and retain these.

RESPONSIBILITIES

The responsibilities of the Parties are agreed to and may be amended by either party during the course of the Term through written communication initiated by either party. We enter into this MOU to guide our collaboration and service delivery to this vulnerable population and agree to the following:

1. The Parties will cross-train personnel to develop effective linkages among qualified WorkSource staff and HPRP case managers. The Coalition will coordinate with the County, City, and Board to identify trainers, secure training venues, and, in general, support the cross-system training effort. At least four trainings per year will be convened.
2. Each party will establish a position in its respective contracted programs that is designated as the liaison for the purpose of monitoring referrals and providing information to the contractors about each others' programs.

3. HPRP programs and WorkSource Career Offices will make referrals as appropriate to the other type of program.
4. WorkSource Career Offices will expedite access to intensive services and training services for HPRP participants, to include:
 - a. Creation of one standard intake form to address all areas of need.
 - b. Regular meetings of key staff at the Coalition's monthly coordinating council meeting.
5. HPRP contractors will gather employment-related information from HPRP participants at intake, determine levels of priority for employment services, and with the informed consent of HPRP participants, make a written referral to the Workforce Solutions office that summarizes the participants' needs and possible job goal.
6. Each Party will help to increase public awareness of the services provided by the other Parties, including but not limited to:
 - a. Creation of links to participating partner websites.
 - b. Preparation and dissemination of a brochure that includes information about their respective services in a way that is tailored to homeless individuals and people at risk of homelessness.
7. WorkSource Career Office staff will consider the relative merits of providing HPRP participants with work experiences such as may be gained through transitional jobs as well as providing On-the-Job-Training (OJT) opportunities as permissible under the WIA.
8. The Board will insure that a WorkSource Career Office staff person will be posted at 3 HPRP contractor sites for up to 15 hours per week for the purpose of facilitating intakes into the workforce services system, developing partnerships between HPRP and Workforce staff by functioning as an integrated part-time team member.
9. The County will insure that a HPRP contracted case manager will be posted at 3 WorkSource Career Offices for up to 15 hours per week for the purpose of facilitating intakes into homeless assistance system, developing partnerships between HPRP and WorkSource staff by functioning as an integrated part-time team member.
10. The County and the Board agree to evaluate the impact of this collaboration upon their agencies and the clients mutually served by this MOU. The quantitative and qualitative evaluation will include matching data across the Homeless Management Information System (HMIS), The WorkSource Information System of Any State, and the Unemployment Insurance (UI) database to identify the extent to which Vision County citizens are served by both WIA and HPRP resources that result in stable housing and increases in earned income. In addition, the evaluation will consider the views and experiences of the people who have used the services described in this MOU. The County, City, Board and Coalition will inform contractors of the requirement to participate in an evaluation of this MOU.

INDEMNIFICATION

Each party agrees to indemnify, defend, and hold harmless the other Parties, its elected and appointed officers, employees, and agents, from and against any and all liability and expense, including defense costs and legal fees, arising from or connected with claims and lawsuits for damages or worker's compensation benefits relating to the indemnifying party's and its subcontractors' operations and services, which result from bodily and/or personal injury, death, or property damage (including physical damage to indemnifying party's and its subcontractors property or property in the care, custody, or control of indemnifying party and its subcontractors).

APPLICABLE LAWS

The Parties shall comply with all applicable federal, state, and local laws, as well as new, amended, or revised laws, regulations, and/or procedures that apply to the performance of this MOU.

COMPLETE AGREEMENT

This MOU contains the full and complete agreement among the Parties.

TERMINATION

This MOU may be terminated at any time by any Party upon giving thirty (30) days notice in writing to all other Parties.

COSTS INCURRED BY THE COLLABORATIVE

Any costs of activities related to this MOU will be born by the respective Parties. No party agrees to accept responsibility for costs associated with the activities of the other Parties. When deemed desirable, the County, City, Board, and the Coalition may at their option cost share or jointly pursue funding for purposes consistent with this MOU.

IN WITNESS THEREOF, as a qualified representative of my organization, I agree with the guiding principles and goals of this homelessness and employment collaborative, including the responsibilities and activities aforementioned in this MOU. I pledge to commit resources and services as described herein in the interests of cross-program collaboration as encouraged by the American Recovery and Reinvestment Act of 2009, subsequent to each party receiving the necessary and expected funding to support the activities described herein.

Signed ___ day of _____, 2009 by

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